



Farmers Market Program Support Services & MarketLink™ FAQs

Q – What is the Farmers Market Program Support Services Terminal Purchase Program?

A – It is a contract awarded by USDA to the National Association of Farmers Market Nutrition Programs (NAFMNP) to increase the acceptance of the Supplemental Nutrition Assistance Program (SNAP) at farmers markets nationwide.

Q – Why is this program important?

A – USDA has set-aside **\$4 million** to be used to purchase wireless terminals and support services for one year for direct-marketing farmers and farmers markets that are not SNAP authorized.

Q – Who is eligible?

A – If you are a direct-marketing farmer and have not been SNAP authorized or barred from accepting SNAP and at least one market where you sell has not or will not accept SNAP in 2014, you are eligible for free equipment. If you are a farmers market and have not been SNAP authorized, then you are eligible for free equipment.

Q – What do I do if I represent a farmers market?

A – First, take the online Eligibility Assessment (<http://marketlink.org/eligibility-assessment/>), where you will need to answer 2 questions: 1) Does your farmers market meet the USDA definition of a farmers market (multi-stall)? and 2) Did your market have a SNAP for the 2013 season? If your answers are “YES” and “NO”, your market is eligible for free equipment and you will be provided with next steps towards becoming SNAP authorized.

Q – What do I do if I am a direct-marketing farmer?

A – You will be asked these pre-qualification questions: 1) Do you sell at a multi-stall farmers market? 2.) Do you participate at any location where the market itself does not accept SNAP (and no other farmers do)? 3.) Are you already authorized to accept SNAP? If you answers are “YES”, “YES”, and “NO”, then you are eligible for free equipment and you will be provided with next steps towards becoming SNAP authorized.

Q – If my market has been SNAP authorized in the past, can I still get a free terminal?

A – Yes, so long as you sell at one other market that is not SNAP authorized and doesn't have other farmers accepting SNAP.

Q – If I don't know whether or not my market will accept SNAP this year, can I get a terminal?

A – Yes you can.

Q – What information do I have to provide when I signup?

A - You will be asked to provide your full name, address, telephone number, email address, and which farmers market(s) that you intend to sell at for the 2014 season. You will also have to provide USDA with: a copy of drivers license or other photo ID, a copy of your Social Security card, and a signed Certification and Signature page which you will receive upon submission of your USDA application. In order to signup for equipment and service, you will also have to provide a bank account number and a cancelled check (from the same designated account) to set up electronic payments.

Q – What happens next?

A – USDA will review your application on an expedited basis. Once approved, you will receive an email from USDA confirming that your FNS number is authorized to accept SNAP. While USDA is processing your application, you will receive an email that includes your WorldPay™ Customer Processing Agreement. Once you have filled out this document (including the bank account number where you want your sales deposited and a cancelled check from the same account), your agreement will be processed.

Once approved our equipment and software provider, Novo Dia Group will be notified to ship your equipment. Your new iPhone5c, card reader, and printer will then be mailed to you. When you receive your equipment, you can then set up the **MobileMarket+™** application.

MarketLink™ will also be notified that your equipment has been shipped. You will receive a Quick Start Card in your equipment package along with a link to on-line training. You may also call our Customer Support Team to schedule an appointment for training and setting up your new terminal.

Q – What will it cost me for the wireless services to process customer purchases?

A – Your only expense the first year is for the transaction fees to process debit, credit, and SNAP EBT. The USDA program pays for all other expenses for the equipment, data services and your merchant account.

Q – What transactions fees will I have to accept SNAP EBT, debit and credit cards?

A – It will be 1.79 % plus \$.15/transaction for debit and credit sales, and \$.15/transaction for SNAP sales.

Q – Why is MarketLink™ different from the USDA program offered last year?

A – It is because USDA awarded a contract to the NAFMNP based on the best value for the agency as well as for direct-marketing farmers and farmers markets to provide a complete solution. NAFMNP has negotiated with a third party processor (WorldPay and NovoDia) and has negotiated rates that are lower than anyone would be able to get on their own. MarketLink is available to any farmers market and direct marketing farmer across the country, whether they are eligible for free equipment or not.

Q – Can my farmers market trade-in our old equipment and receive the new equipment at no charge?

A – No, however your market can buy the new equipment and take advantage of the tremendously low payment processing fees offered through **MarketLink™**.

Q – If I am currently a direct-marketing farmer and am SNAP authorized, can I get the new equipment and services at no charge?

A – No. This program is for only direct-marketing farmers who have not previously been authorized. However, you can purchase new equipment through **MarketLink™**, obtain a complete solution for your market sales, and take advantage of the nationally negotiated low processing fees.

Q – If I have an iPhone4 or other Apple device, can I signup for the processing services plan?

A – Yes, provided you have IOS 6 or above (i.e. iPhone 3, 4, or 5; last 2 generation iPods; or an iPad). Even if you are SNAP-approved and have different equipment, you can purchase the equipment and signup for the low processing rates. You will still be required to pay fees associated with your WorldPay™ merchant account.

Q – How do I purchase new equipment and apply for MarketLink's™ rates?

A – You will do so through the **MarketLink™** website, <http://www.marketlink.org>.

Q – How can I determine if accepting debit/credit is valuable to my business?

A – The research in Washington State showed that more than 9 in 10 customers at the 17 farmers markets paid with debit or credit cards, not cash. **MarketLink™** is your opportunity to test whether accepting debit, credit, and SNAP EBT grows your customer base and your sales without incurring the expense of new equipment.

Q – Can I use the iPhone for voice calls and texting?

A - No. You cannot do so under this program; although after the end of the program data plan you can purchase your own cellular and data plan which could include voice and texting services.